

Fill in this information to identify the case:

Debtor 1 Oliver T. Rigney, Jr.

Debtor 2

United States Bankruptcy Court for the: Western District of Missouri

Case number : 18-11976

Official Form 410S1

Notice of Mortgage Payment Change

12/15

If the debtor's plan provides for payment of postpetition contractual installments on your claim secured by a security interest in the debtor's principal residence, you must use this form to give notice of any changes in the installment payment amount. File this form as a supplement to your proof of claim at least 21 days before the new payment is due. See Bankruptcy Rule 3002.1.

Name of creditor: **CARRINGTON MORTGAGE SERVICES, LLC**

Court claim no. **8**  
(if known):

Last 4 digits of any number you use to identify the debtor's account: **8890**

Date of payment change: **04/01/2020**  
Must be at least 21 days after date of this notice

New total payment: **\$968.69**  
Principal, interest, and escrow, if any

Part 1: Escrow Account Payment Adjustment

1. Will there be a change in the debtor's escrow account payment?

☐ No

☒ Yes. Attach a copy of the escrow account statement prepared in a form consistent with the applicable nonbankruptcy law.  
Describe the basis for the change. If a statement is not attached, explain why:

Current escrow payment: **\$389.63**

New escrow payment: **\$386.70**

Part 2: Mortgage Payment Adjustment

2. Will the debtor's principal and interest payment change based on an adjustment to the interest rate on the debtor's variable-rate account?

☒ No

☐ Yes. Attach a copy of the rate change notice prepared in a form consistent with applicable nonbankruptcy law. If a notice is not attached, explain why:

Current interest rate:  
Current Principal and interest payment:

New interest rate:  
New principal and interest payment:

Part 3: Other Payment Change

3. Will there be a change in the debtor's mortgage payment for a reason not listed above?

☒ No

☐ Yes. Attach a copy of any documents describing the basis for the change, such as a repayment plan or loan modification agreement. (Court approval may be required before the payment change can take effect).

Reason for change:

Current mortgage payment:

New mortgage payment:

Debtor 1 Oliver T. Rigney, Jr.  
First Name Middle Name Last Name

Case number (if known) 18-11976

**Part 4:** Sign Below

The person completing this Notice must sign it. Sign and print your name and your title, if any, and state your address and telephone number.

*Check the appropriate box:*

☐ I am the creditor.

☒ I am the creditor's attorney or authorized agent.

**I declare under penalty of perjury that the information provided in this claim is true and correct to the best of my knowledge, information, and reasonable belief.**

/s/ Julian Cotton

Signature

Date

03/07/2020

Print: Julian Cotton

Title Authorized Agent for Creditor

Company Padgett Law Group

Address 6267 Old Water Oak Road, Suite 203

Tallahassee FL, 32312

Contact phone (850) 422-2520

Email

bkcrm@padgettlawgroup.com

**I HEREBY CERTIFY** that a true and correct copy of the foregoing has been furnished to the parties on the attached Service List by electronic service and/or by First Class U.S. Mail on this the 7th day of March, 2020.

/S/ Julian Cotton

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JULIAN COTTON  
PADGETT LAW GROUP  
6267 Old Water Oak Road, Suite 203  
Tallahassee, FL 32312  
(850) 422-2520 (telephone)  
(850) 422-2567 (facsimile)  
bkcrm@padgettlawgroup.com  
*Authorized Agent for Creditor*

**SERVICE LIST (CASE NO. 18-11976)**

Debtor

Oliver T. Rigney, Jr.  
30 Springton Road  
Upper Darby, PA 19082

Co-Debtor

John L. McClain  
John L. McClain and Associates  
P.O. Box 123  
Narberth, PA 19072-0123

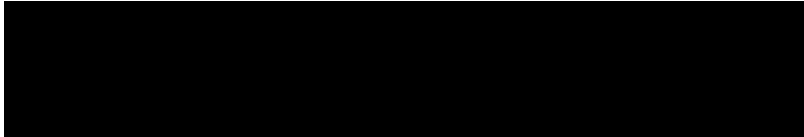
Attorney

William C. Miller, Esq  
Chapter 13 Trustee  
P.O. Box 1229  
Philadelphia, PA 19105

Trustee

United States Trustee  
Office of the U.S. Trustee  
200 Chestnut Street  
Suite 502  
Philadelphia, PA 19106

(800) 561-4567 FAX: (949) 517-5220



OLIVER RIGNEY  
 30 SPRINGTON RD  
 UPPER DARBY

PA 19082

DATE: 01/17/20

\*\*\* ANNUAL ESCROW ACCOUNT DISCLOSURE STATEMENT - LAST CYCLES ESCROW ACCOUNT HISTORY \*\*\*

THIS HISTORY STATEMENT COMPARES YOUR PRIOR ANALYSIS CYCLE PROJECTED ESCROW ACTIVITY TO THE ACTUAL ESCROW ACTIVITY BEGINNING APRIL, 2019 AND ENDING MARCH, 2020. IF YOUR LOAN WAS PAID-OFF, ASSUMED, OR TRANSFERRED DURING THIS PRIOR CYCLE, OR THE COMPUTATION YEAR IS BEING CHANGED, ACTUAL ACTIVITY STOPS AT THAT POINT. THIS STATEMENT IS INFORMATIONAL ONLY AND REQUIRES NO ACTION ON YOUR PART.

--- YOUR PAYMENT BREAKDOWN AS OF APRIL, 2019 IS ---

PRIN & INTEREST 581.99  
 ESCROW PAYMENT 375.80  
 SHORTAGE PYMT 13.83  
 TOTAL 971.62

MONTH	-- PAYMENTS TO ESCROW --			-- PAYMENTS FROM ESCROW --			-- ESCROW BALANCE --		
	PRIOR	PROJECTED	ACTUAL	PRIOR	PROJECTED	DESCRIPTION	ACTUAL	DESCRIPTION	PRIOR PROJECTED ACTUAL
						STARTING BALANCE	= = = >		677.18 153.02-
APR	375.80	*		37.22		FHA INSURA	37.22	FHA INSURA	1015.76 190.24-
MAY	375.80	*	389.63	37.22		FHA INSURA	37.22	FHA INSURA	1354.34 162.17
JUN	375.80	*	389.63	37.22		FHA INSURA	37.22	FHA INSURA	1692.92 514.58
JUL	375.80	*		37.22	*	FHA INSURA	37.22	FHA INSURA	2031.50 809.31-
			0				1286.67	SCHOOL TAX	
AUG	375.80	*		37.22	*	FHA INSURA	37.22	FHA INSURA	1114.61 846.53-
			0	1255.47		SCHOOL TAX			
SEP	375.80	*	389.63	37.22		FHA INSURA	37.22	FHA INSURA	1453.19 494.12-
OCT	375.80	*		37.22		FHA INSURA	37.22	FHA INSURA	1791.77 531.34-
NOV	375.80	*		37.22	*	FHA INSURA	1683.08	HOMEOWNERS	2130.35 2251.64- ALP
			0				37.22	FHA INSURA	
DEC	375.80	*	2337.78	1664.01	*	HAZARD INS	37.22	FHA INSURA	804.92 48.92
			0	37.22		FHA INSURA			
JAN	375.80		E	37.22	*	FHA INSURA	36.24	FHA INSURA	1143.50 12.68
FEB	375.80		E	37.22		FHA INSURA			1482.08 12.68
MAR	375.80		E	37.22		FHA INSURA			677.16 TLP 12.68
			0	236.44		COUNTY TAX			
			0	907.06		CITY TAX			
TOT	4509.60		3506.67	4509.62			3340.97		

UNDER FEDERAL LAW, WHEN YOUR ACTUAL ESCROW BALANCE REACHES ITS LOWEST POINT, THAT BALANCE IS TARGETED NOT TO EXCEED 1/6TH OF THE ANNUAL PROJECTED DISBURSEMENTS. YOUR LOAN DOCUMENTS OR STATE LAW MAY SPECIFY THAT YOUR LOWEST BALANCE MUST BE A LOWER AMOUNT THAN THE FEDERAL LAW ALLOWS.

UNDER YOUR MORTGAGE CONTRACT OR STATE OR FEDERAL LAW, YOUR TARGETED LOW POINT ESCROW BALANCE (TLP) WAS \$677.16. YOUR ACTUAL LOW POINT ESCROW BALANCE (ALP) WAS \$2,251.64-.

BY COMPARING THE PROJECTED ESCROW TRANSACTIONS WITH THE ACTUAL TRANSACTIONS YOU CAN DETERMINE WHERE A DIFFERENCE MAY HAVE OCCURRED. AN ASTERISK (\*) INDICATES A DIFFERENCE IN EITHER THE AMOUNT OR DATE OF THE PROJECTED ACTIVITY AND THE ACTUAL ACTIVITY. THE LETTER "E" BESIDE AN AMOUNT INDICATES THAT THE PROJECTED ACTIVITY HAS NOT YET OCCURRED DUE TO THE DATE OF THIS STATEMENT.

IF THERE ARE NO PRIOR PAYMENTS TO OR FROM ESCROW SHOWN, THERE WAS NO PRIOR PROJECTION TO WHICH THE ACTUAL ACTIVITY COULD BE COMPARED.

Your projected escrow balance consists of the following detail (an \* next to an amount indicates this is a total that represents more than one payment to or disbursement from escrow):

Escrow payments up to escrow analysis effective date:

02/19 \$367.38 03/19 \$367.38 /

\*\*\* ANNUAL ESCROW ACCOUNT DISCLOSURE STATEMENT - PROJECTIONS \*\*\*

PLEASE REVIEW THIS STATEMENT CLOSELY - YOUR MORTGAGE PAYMENT MAY BE AFFECTED. THIS STATEMENT TELLS YOU OF ANY CHANGES IN YOUR MORTGAGE PAYMENT, ANY SURPLUS REFUNDS, OR ANY SHORTAGE OR DEFICIENCY THAT YOU MUST PAY. IT ALSO SHOWS YOU THE PROJECTED ESCROW ACTIVITY FOR YOUR ESCROW CYCLE BEGINNING APRIL, 2020 AND ENDING MARCH, 2021.

\*\*\*\* CONTINUATION \*\*\*\*

----- PROJECTED ESCROW ACTIVITY - APRIL, 2020 THROUGH MARCH, 2021 -----  
 ---- PROJECTED PAYMENTS -- -- ESCROW BALANCE COMPARISON --

MONTH	TO ESCROW	FROM ESCROW	DESCRIPTION	PROJECTED	REQUIRED
		ACTUAL STARTING BALANCE = = = >		202.03	861.16
APR, 20	372.97	36.24	FHA INSURANCE	302.32	961.45
		236.44	COUNTY TAX		
MAY, 20	372.97	36.24	FHA INSURANCE	639.05	1,298.18
JUN, 20	372.97	36.24	FHA INSURANCE	975.78	1,634.91
JUL, 20	372.97	36.24	FHA INSURANCE	1,312.51	1,971.64
AUG, 20	372.97	36.24	FHA INSURANCE	362.57	1,021.70
		1,286.67	SCHOOL TAX		
SEP, 20	372.97	36.24	FHA INSURANCE	699.30	1,358.43
OCT, 20	372.97	36.24	FHA INSURANCE	1,036.03	1,695.16
NOV, 20	372.97	36.24	FHA INSURANCE	1,372.76	2,031.89
DEC, 20	372.97	1,683.08	HOMEOWNERS INSU	26.41 ALP	685.54 RLP
		36.24	FHA INSURANCE		
JAN, 21	372.97	36.24	FHA INSURANCE	363.14	1,022.27
FEB, 21	372.97			736.11	1,395.24
MAR, 21	372.97	907.06	CITY TAX	202.02	861.15

----- DETERMINING THE SUFFICIENCY OF YOUR ESCROW BALANCE -----

IF THE PROJECTED LOW POINT BALANCE (ALP) IS  
 LESS THAN THE REQUIRED LOW POINT BALANCE (RLP),  
 THEN YOU HAVE AN ESCROW SHORTAGE....

YOUR ESCROW SHORTAGE IS.... 659.13- \*

\* THIS SHORTAGE THAT WILL BECOME PART OF YOUR MONTHLY PAYMENT  
 WILL BE COLLECTED FOR A PERIOD OF 48 MONTHS FROM April 1, 2020.

IF YOU CHOOSE TO PAY THE ESCROW SHORTAGE IN FULL IN A LUMP SUM PRIOR TO THE EFFECTIVE PAYMENT DATE, YOUR MONTHLY  
 PAYMENT WILL BE REDUCED BY THE MONTHLY SHORTAGE PAYMENT AMOUNT.

AT THE TIME OF YOUR BANKRUPTCY FILING, YOUR ESCROW SHORTAGE INCLUDED IN THE POC (PROOF OF CLAIM) IS \$0.00.

----- CALCULATIONS OF YOUR NEW PAYMENT AMOUNT -----

PRIN & INTEREST	581.99 *
ESCROW PAYMENT	372.97
SHORTAGE PYMT	13.73
BORROWER PAYMENT STARTING WITH THE PAYMENT DUE 04/01/20 ==>	968.69

\* IF YOUR LOAN IS AN ADJUSTABLE RATE MORTGAGE, THE PRINCIPAL & INTEREST PORTION OF  
 YOUR PAYMENT MAY CHANGE WITHIN THIS CYCLE IN ACCORDANCE WITH YOUR LOAN DOCUMENTS.

NOTE : YOUR ESCROW BALANCE MAY CONTAIN A CUSHION. A CUSHION IS AN AMOUNT OF MONEY  
 HELD IN YOUR ESCROW ACCOUNT TO PREVENT YOUR ESCROW BALANCE FROM BEING OVERDRAWN  
 WHEN INCREASES IN THE DISBURSEMENTS OCCUR. FEDERAL LAW AUTHORIZES A MAXIMUM  
 ESCROW CUSHION NOT TO EXCEED 1/6TH OF THE TOTAL ANNUAL PROJECTED ESCROW  
 DISBURSEMENTS MADE DURING THE ABOVE CYCLE. THIS AMOUNT IS \$751.60.  
 YOUR LOAN DOCUMENTS OR STATE LAW MAY REQUIRE A LESSER CUSHION. YOUR MORTGAGE  
 CONTRACT AND STATE LAW ARE SILENT ON THIS ISSUE. WHEN YOUR ESCROW BALANCE  
 REACHES ITS LOWEST POINT DURING THE ABOVE CYCLE, THAT BALANCE IS TARGETED  
 TO BE YOUR CUSHION AMOUNT.  
 YOUR ESCROW CUSHION FOR THIS CYCLE IS \$685.54.

YOUR PROJECTED ESCROW BALANCE CONSISTS OF THE FOLLOWING DETAIL (AN \* NEXT TO AN AMOUNT INDICATES  
 THIS IS A TOTAL THAT REPRESENTS MORE THAN ONE PAYMENT TO OR DISBURSEMENT FROM ESCROW):

**Escrow payments up to escrow analysis effective date:**

01/20 \$389.63 02/20 \$389.63 03/20 \$389.63

**Escrow disbursements up to escrow analysis effective date:**

02/20 \$36.24 FHA INSURANCE  
 03/20 \$36.24 FHA INSURANCE  
 03/20 \$907.06 CITY TAX

**IMPORTANT BANKRUPTCY NOTICE**

If you have been discharged from personal liability on the mortgage because of bankruptcy  
 proceedings and have not reaffirmed the mortgage, or if you are the subject of a pending  
 bankruptcy proceeding, this letter is not an attempt to collect a debt from you but merely  
 provides informational notice regarding the status of the loan. If you are represented by  
 an attorney with respect to your mortgage, please forward this document to your attorney.

**CREDIT REPORTING**

We may report information about your account to credit bureaus. Late payments, missed payments,  
 or other defaults on your account may be reflected in your credit report. As required by law,  
 you are hereby notified that a negative credit report reflecting on your credit record may be  
 submitted to a credit reporting agency if you fail to fulfill the terms of your credit  
 obligations.

**MINI MIRANDA**

This communication is from a debt collector and it is for the purpose of collecting a debt and  
 any information obtained will be used for that purpose. This notice is required by the  
 provisions of the Fair Debt Collection Practices Act and does not imply that we are attempting  
 to collect money from anyone who has discharged the debt under the bankruptcy laws of the  
 United States.